

COMPLETE SOLUTIONS PRSA OPTIONS (0%)

Pension Board Approval Number: APP/K/122/NS

YOUR CHARGES EXPLAINED LEAFLET

1. ENTRY CHARGES

(a) Entry charge on initial regular contribution

Regular contribution each year	Entry charge on total contributions	Allocation rate on total contributions
All contribution amounts	0%	100%

(b) Entry charge on one-off contribution

One-off contribution	Entry charge on total contributions	Allocation rate on total contributions
All contribution amounts	0%	100%

(c) Entry charge on transfer contributions

You will receive 100% allocation on transfer contributions received from approved pension schemes into your PRSA as no entry charge applies.



Please note the following:

Reducing your regular contribution

There is no maximum contribution limit into this plan. However, the highest regular contribution we can accept is:

- €5,000 if paid monthly;
- €7,500 if paid quarterly;
- €15,000 if paid half yearly;
- €30,000 if paid yearly.

If you pay in excess of these amounts, the excess is treated as a one-off contribution.

2. YEARLY FUND CHARGE

Fund	Fund charge
Active Managed Fund	1%
Capital Protection Fund	1.25%
*Cash Fund	1%
Consensus Fund	1%
Consensus Cautious Fund	1%
Consensus Equity Fund	1%
Diversified Assets (PRSA) Fund	1.15%
Dynamic Global Equity Fund	1%
Global Cash Fund	1%
Global Opportunities Fund	1%
Global Select Fund	1%
Indexed Commodities Fund	1.85%
Indexed Emerging Markets Equity Fund	1%
Indexed Euro Corporate Bond Fund	1%
Indexed European Equity Fund	1%
Indexed European Gilts Fund	1%
Indexed European Property Shares Fund	1%
Indexed Euro Short Dated Bond Fund	1%
Indexed Fixed Interest Fund	1%
Indexed Irish Equity Fund	1%
Indexed Japanese Equity Fund	1%
Indexed North American Equity Fund	1%
Indexed Pacific Equity Fund	1%
Indexed Technology Fund	1%
Indexed UK Equity Fund	1%
Indexed UK Equity Fund	1%
Indexed World Equities Fund	1%
Infrastructure Equities Fund	1.6%
Multi Asset Portfolio Fund 2	1.25% (+0.15%)**
Multi Asset Portfolio Fund 3	1.25% (+0.15%)**
Multi Asset Portfolio Fund 4	1.25% (+0.15%)**
Multi Asset Portfolio Fund 5	1.25% (+0.15%)**
Multi Asset Portfolio Fund 6	1.15% (+0.05%)**
Pension Property Fund	1%
Pension Protection Fund	1%

Fund	Fund charge
Protected Consensus Markets Fund	1.57%
Self-Invested Deposit Fund	1%
UK Property Fund	1.60%
Fidelity Funds	
Fidelity China Fund	2.40%
Fidelity EMEA Fund	2.50%
Fidelity European Opportunities Fund	2.10%
Fidelity Global Property Shares Fund	2.35%
Fidelity Global Special Situations Fund	2.10%
Fidelity India China Fund	2.50%
Fidelity India Fund	2.60%
Fidelity Managed International Fund	2.10%
Fidelity Multi Asset Strategic Defensive Fund	2.40%
Davy Fund	
Global Brands Fund	1.25%
Davy Conservative Income and Growth Fund	1.25%
Setanta Funds	
Setanta Balanced Dividend Fund	1%
Setanta Equity Dividend Fund	1%
Setanta Global Equity Fund	1%
Setanta Global Focus Fund	1%
Setanta Income Opportunities Fund	1%
Setanta Managed Fund	1%

* The Cash Fund is not available for new contributions or switching into. It currently remains open under the Default Investment Strategies and Lifestyle Options as a pre-determined fund within those strategies.

** An incentive fee may be payable when investing in the Multi Asset Portfolio Funds. This fee will depend on the external managers used within the funds and the performance of the underlying investments. The maximum effect of these fees would be to add the extra amount shown in brackets to the total effective charge shown. Please refer to www.irishlife.ie for more information on incentive fees.